Khai Hee KWAN 315 Avoca St Randwick NSW 2031 Australia Customer Number: 023336 Email: khkwan@yahoo.com US Fax number: 1-309-4377071

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DEC 0 9 2005

Mr Alain L Bashore **Primary Examiner** Art Unit 1762 **USPTO**

FAX: 571-273-8300

RE: REQUEST FOR PRELIMINARY AMENDMENT FOR RCE APPLICATION 09/923311

Dear Sir,

Due to an oversight on our part, please enter amendment to claim 31 and 37 as attached.

Total pages of this facsimile including this cover page is

5.

Thank you

Yours truly,

Khal/Hee KWAN

Dated 9 DEC 2005

I hereby certified that I faxed this document on the 9 DEC 2005

Application number: 09/923,311 Applicant: Khai Hee Kwan

Art Unit: 1762

Examiner: Alain L Bashore.

1 309 4377071

Title: A computer network method for conducting payment over a

network by debiting and crediting utilities accounts

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DEC 0 9 2005

TO: Commissioner for Patents Virginia 22313-1450

Sir:

REQUEST FOR PRELIMINARY AMENDMENT TO CLAIMS FOR OUR RCE **APPLICATION 09/923,311**

We respectfully ask the examiner to amendments to claims 31 and 37. The reason for this is an oversight on our part. We apologize for this inconvenience.

CLAIMS

1-30. Canceled

31. (Currently Amended) A computer method for conducting fund transfer over at least one network by crediting and debiting utility accounts comprising steps:

receiving a request for a payment amount from an identifiable payor for an identifiable payee;

confirming said request and verifying payer's account identifier, authorization data and payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility account respectively with the said payment amount;

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